

Information to identify the case:

Debtor 1	<u>William R. Bubeck</u>	Social Security number or ITIN	xxx-xx-3981
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Waldene N. Bubeck</u>	Social Security number or ITIN	xxx-xx-9043
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-10040-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

William R. Bubeck

Waldene N. Bubeck
aka Waldene N Baugh

7/11/22

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
William R. Bubeck
Waldene N. Bubeck
Debtors

Case No. 22-10040-TPA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Form ID: 318

Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ William R. Bubeck, Waldene N. Bubeck, 12 Carnegie Street, Greenville, PA 16125-1603
15448282	+ ARS, 1643 NW 136th Avenue, Building H, Suite 100, Sunrise, FL 33323-2857
15448281	+ Apothaker Scian PC, 520 Fellowship Road, PO Box 5496, Mount Laurel, NJ 08054-5496
15448285	Capio Partners LLC, 311 30th Avenue, Sherman, TX 75091
15448284	Capio Partners LLC, 311 30th Avenue E, Sherman, TX 75091
15448297	Excel Pain Consultants LLC, Muhammad Arif, MD, PO Box 14397, Youngstown, OH 44514-7397
15448298	Heritage Valley Health System, HVMG Surgical Associates, PO Box 536589, Pittsburgh, PA 15253-5907
15448300	+ Innovative Recovery Inc., 5310 Harvest Hill Road, Suite 277, Dallas, TX 75230-5800
15448302	+ KML Law Group, P.C., 701 Market Street Suite 5000, BNY Mellon Independence Ctr., Philadelphia, PA 19106-1541
15448304	+ Linebarger Goggan Blair & Sampson LLP, Attorneys at Law, PO Box 659443, San Antonio, TX 78265-9443
15448305	++ MEDSTAR PHYSICIAN S BILLING SERVICES, PO BOX 847, ARLINGTON VA 22216-0847 address filed with court., MedStar Physicians Billing Services, PO Box 847, Arlington, VA 22216-0847
15448309	PAM, LLC-PA Turnpike, PO Box 1153, Milwaukee, WI 53201-1153
15448310	Penn Credit, 916 S 14th Street, PO Box 988, Harrisburg, PA 17108-0988
15448314	+ Primary Health Network, PO Box 716, Sharon, PA 16146-0716
15448315	Robert Peirce & Associates, PC, 2500 Gulf Tower, Pittsburgh, PA 15219
15448326	+ Waypoint Resourse Group LLC, PO Box 8588, San Antonio, TX 78208-0588
15448328	+ Woodland Meadows, 25335 Budde Road, Spring, TX 77380-2200

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 12 2022 04:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 12 2022 00:06:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15448280	Email/Text: bankruptcies@actionrevenue.com	Jul 12 2022 00:06:00	Action Revenue Recovery, 910 Bres Ave., Monroe, LA 71201
15448283	+ Email/Text: bankruptcy@cavps.com	Jul 12 2022 00:06:00	Calvery Portfolio Services, 500 Summit Lake Drive Ste 4A, Valhalla, NY 10595-2323
15448286	+ EDI: CAPITALONE.COM	Jul 12 2022 04:08:00	Capitol One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
15448287	+ EDI: CAPITALONE.COM		

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		Jul 12 2022 04:08:00	Capital One Bank/Walmart, PO Box 30281, Salt Lake City, UT 84130-0281
15448288	EDI: COMCASTCBLCENT		
		Jul 12 2022 04:08:00	Comcast Cable, PO Box 3005, Southeastern, PA 19398-3005
15448289	+ Email/Text: commonwealth@ebn.phinsolutions.com		
		Jul 12 2022 00:06:00	Commonwealth Finance, 245 Main Street, Scranton, PA 18519-1641
15448291	EDI: CCS.COM		
		Jul 12 2022 04:08:00	Credit Collection Service, PO Box 55126, Boston, MA 02205-5126
15448292	+ EDI: CCS.COM		
		Jul 12 2022 04:08:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
15448294	Email/Text: bdsupport@creditmanagementcompany.com		
		Jul 12 2022 00:06:00	Credit Management Company, PO Box 16346, Pittsburgh, PA 15242-0346
15448293	+ Email/Text: bdsupport@creditmanagementcompany.com		
		Jul 12 2022 00:06:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15448295	^ MEBN		
		Jul 12 2022 00:05:09	Diversified Adjustment Service, Inc., 600 Coon Rapids Blvd. NW, Coon Rapids, MN 55433-5549
15448299	EDI: CITICORP.COM		
		Jul 12 2022 04:08:00	Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
15448301	EDI: JEFFERSONCAP.COM		
		Jul 12 2022 04:08:00	Jefferson Capital Systems, 16 Mclelland Rd, Saint Cloud, MN 56303
15448303	+ Email/Text: PBNCNotifications@peritussservices.com		
		Jul 12 2022 00:06:00	Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
15448306	Email/Text: bankruptcy@ncaks.com		
		Jul 12 2022 00:06:00	National Credit Adjustors, PO Box 3023, Hutchinson, KS 67504-3023
15448307	Email/Text: list-nes-clientservicesreps-all@nes1.com		
		Jul 12 2022 00:06:00	National Enterprise Systems, 29125 Solon Rd., Solon, OH 44139-3442
15448308	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Jul 12 2022 00:06:00	Nationstar Mortgage, LLC DBA Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
15448312	Email/Text: info@phoenixfinancialsvcs.com		
		Jul 12 2022 00:06:00	Phoenix Financial Services, LLC, PO Box 361450, Indianapolis, IN 46236-1450
15448313	Email/Text: Bankruptcy.Notices@pnc.com		
		Jul 12 2022 00:06:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230
15448311	Email/Text: bankruptcy@firstenergycorp.com		
		Jul 12 2022 00:06:00	Penn Power, PO Box 3687, Akron, OH 44309-3687
15449080	EDI: PENNDEPTREV		
		Jul 12 2022 04:08:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15449080	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Jul 12 2022 00:06:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15448320	Email/Text: amieg@stcol.com		
		Jul 12 2022 00:06:00	State Collection Service Inc., PO Box 6250, Madison, WI 53716-0250
15448316	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Jul 12 2022 00:06:00	Select Portfolio Servicing, PO Box 65450, Salt Lake City, UT 84165-0450
15448318	Email/Text: bankruptcy@sw-credit.com		
		Jul 12 2022 00:06:00	Southwest Credit System, LP, 4120 International Pkwy, Suite 1100, Carrollton, TX 75007-1958
15448319	Email/Text: dl-csgbankruptcy@charter.com		
		Jul 12 2022 00:06:00	Spectrum, PO Box 901, Carol Stream, IL 60132-0901
15448321	Email/Text: CollectionsCompliance@firstdata.com		
		Jul 12 2022 00:06:00	TRS Recovery Services, Inc., PO Box 60022, City of Industry, CA 91716
15448322	Email/Text: txulec09@vistraenergy.com		
		Jul 12 2022 00:06:00	TXU Energy, 6555 Sierra Dr., Irving, TX 75309
15448323	^ MEBN		

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		Jul 12 2022 00:05:24	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
15448324	+ Email/Text: hcouto@v-k-i.net		
		Jul 12 2022 00:06:00	Valentine & Kebartas, Inc., PO Box 325, Lawrence, MA 01842-0625
15448327	+ Email/Text: ebankruptcy@woodforest.com		
		Jul 12 2022 00:06:00	Woodforest National Bank, 25231 Grogans Mill Suite 450, Spring, TX 77380-3103

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Legacy Mortgage Asset Trust 2020-GS5
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
15452750	*P++	ACTION REVENUE RECOVERY, 910 BRES AVENUE, MONROE LA 71201-5955, address filed with court:, Action Revenue Recovery, 910 Bres Ave., Monroe, LA 71201
15452752	*+	ARS, 1643 NW 136th Avenue, Building H, Suite 100, Sunrise, FL 33323-2857
15452751	*+	Apothaker Scian PC, 520 Fellowship Road, PO Box 5496, Mount Laurel, NJ 08054-5496
15452753	*+	Calvery Portfolio Services, 500 Summit Lake Drive Ste 4A, Valhalla, NY 10595-2323
15452754	*	Capio Partners LLC, 311 30th Avenue E, Sherman, TX 75091
15452755	*	Capio Partners LLC, 311 30th Avenue, Sherman, TX 75091
15452756	*+	Capitol One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
15452757	*+	Capital One Bank/Walmart, PO Box 30281, Salt Lake City, UT 84130-0281
15452758	*	Comcast Cable, PO Box 3005, Southeastern, PA 19398-3005
15448290	*+	Commonwealth Finance, 245 Main St, Scranton, PA 18519-1641
15452760	*+	Commonwealth Finance, 245 Main St, Scranton, PA 18519-1641
15452759	*+	Commonwealth Finance, 245 Main Street, Scranton, PA 18519-1641
15452761	*	Credit Collection Service, PO Box 55126, Boston, MA 02205-5126
15452762	*+	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
15452764	*	Credit Management Company, PO Box 16346, Pittsburgh, PA 15242-0346
15452763	*+	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15452765	*+	Diversified Adjustment Service, Inc., 600 Coon Rapids Blvd. NW, Coon Rapids, MN 55433-5549
15452766	*	Diversified Consultants, Inc., PO Box 1391, Southgate, MI 48195-0391
15452767	*	Excel Pain Consultants LLC, Muhammad Arif, MD, PO Box 14397, Youngstown, OH 44514-7397
15452768	*	Heritage Valley Health System, HVMG Surgical Associates, PO Box 536589, Pittsburgh, PA 15253-5907
15452769	*	Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
15452770	*+	Innovative Recovery Inc., 5310 Harvest Hill Road, Suite 277, Dallas, TX 75230-5800
15452771	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, 16 Mcleland Rd, Saint Cloud, MN 56303
15452772	*+	KML Law Group, P.C., 701 Market Street Suite 5000, BNY Mellon Independence Ctr., Philadelphia, PA 19106-1541
15452773	*+	Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
15452774	*+	Linebarger Goggan Blair & Sampson LLP, Attorneys at Law, PO Box 659443, San Antonio, TX 78265-9443
15452775	*P++	MEDSTAR PHYSICIAN S BILLING SERVICES, PO BOX 847, ARLINGTON VA 22216-0847, address filed with court:, MedStar Physicians Billing Services, PO Box 847, Arlington, VA 22216-0847
15452776	*	National Credit Adjustors, PO Box 3023, Hutchinson, KS 67504-3023
15452777	*	National Enterprise Systems, 29125 Solon Rd., Solon, OH 44139-3442
15452778	*+	Nationstar Mortgage, LLC DBA Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
15452779	*	PAM, LLC-PA Turnpike, PO Box 1153, Milwaukee, WI 53201-1153
15452782	*P++	PHOENIX FINANCIAL SERVICES LLC, PO BOX 361450, INDIANAPOLIS IN 46236-1450, address filed with court:, Phoenix Financial Services, LLC, PO Box 361450, Indianapolis, IN 46236-1450
15452783	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, PO Box 3180, Pittsburgh, PA 15230
15452780	*	Penn Credit, 916 S 14th Street, PO Box 988, Harrisburg, PA 17108-0988
15452781	*	Penn Power, PO Box 3687, Akron, OH 44309-3687
15452784	*+	Primary Health Network, PO Box 716, Sharon, PA 16146-0716
15452785	*	Robert Peirce & Associates, PC, 2500 Gulf Tower, Pittsburgh, PA 15219
15452790	*P++	STATE COLLECTION SERVICE INC, 2509 S STOUGHTON RD, MADISON WI 53716-3314, address filed with court:, State Collection Service Inc., PO Box 6250, Madison, WI 53716-0250
15452786	*	Select Portfolio Servicing, PO Box 65450, Salt Lake City, UT 84165-0450
15452787	*+	Sklar Law, LLC, 1200 Laurel Oak Road, Ste. 102, Andrew Sklar Esquire, Voorhees, NJ 08043-4317
15452788	*	Southwest Credit System, LP, 4120 International Pkwy, Suite 1100, Carrollton, TX 75007-1958
15452789	*	Spectrum, PO Box 901, Carol Stream, IL 60132-0901

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15452791	*P++	TRS RECOVERY SERVICES INC, P O BOX 674169, MARIETTA GA 30006-0070, address filed with court:, TRS Recovery Services, Inc., PO Box 60022, City of Industry, CA 91716
15452792	*P++	TXU ENERGY RETAIL COMPANY LP, CO BANKRUPTCY DEPARTMENT, PO BOX 650393, DALLAS TX 75265-0393, address filed with court:, TXU Energy, 6555 Sierra Dr., Irving, TX 75309
15452793	*	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
15452794	*+	Valentine & Kebartas, Inc., PO Box 325, Lawrence, MA 01842-0625
15452795	*+	Van RU Credit Corp., PO Box 301076, Chicago, IL 60630-1076
15452796	*+	Waypoint Resourse Group LLC, PO Box 8588, San Antonio, TX 78208-0588
15452797	*+	Woodforest National Bank, 25231 Grogans Mill Suite 450, Spring, TX 77380-3103
15452798	*+	Woodland Meadows, 25335 Budde Road, Spring, TX 77380-2200
15448296	##	Diversified Consultants, Inc., PO Box 1391, Southgate, MI 48195-0391
15448317	##+	Sklar Law, LLC, 1200 Laurel Oak Road, Ste. 102, Andrew Sklar Esquire, Voorhees, NJ 08043-4317
15448325	##+	Van RU Credit Corp., PO Box 301076, Chicago, IL 60630-1076

TOTAL: 1 Undeliverable, 51 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS5 bnicholas@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Paula J. Cialella	on behalf of Joint Debtor Waldene N. Bubeck paula@nypalaw.com jennie@nypalaw.com;kayann@nypalaw.com
Paula J. Cialella	on behalf of Debtor William R. Bubeck paula@nypalaw.com jennie@nypalaw.com;kayann@nypalaw.com
Tamera Ochs Rothschild	trothschild@gmx.com pa70@ecfbis.com
Tamera Ochs Rothschild	on behalf of Trustee Tamera Ochs Rothschild trothschild@gmx.com pa70@ecfbis.com

TOTAL: 6